

Information to identify the case:

Debtor 1	Milton E Ruiz	Social Security number or ITIN xxx-xx-3660
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-19550-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Milton E Ruiz

8/10/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Milton E Ruiz
DebtorCase No. 18-19550-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 15

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db +Milton E Ruiz, 180 Franklin Street, Bloomfield, NJ 07003-4876
 cr +THE BANK OF NEW YORK MELLON, 4375 Jutland Drive, Ste 200, PO Box 17933, San Diego, CA 92177-7921
 517523694 +T-Mobile, Amsher Collection Services, 4524 South Lake Parkway, Ste 15, Hoover, AL 35244-3271
 517523701 +Wells Fargo National Bank, Westlake Financial Service, 4751 Willshire Blvd, Ste 100, Los Angeles, CA 90010-3847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2018 22:39:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2018 22:39:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Aug 11 2018 02:33:00 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
 517523695 EDI: BANKAMER.COM Aug 11 2018 02:33:00 Bank of America, Po Box 982238, El Paso, TX 79998-2235
 517523703 EDI: CITICORP.COM Aug 11 2018 02:33:00 Home Depot, PO BOX 6497, SIOUX FALLS, SD 57117-6497
 517523697 EDI: RMSC.COM Aug 11 2018 02:33:00 SYNCB/ Sony Financial, Po Box 965036, Orlando, FL 32896-5036
 517523696 EDI: RMSC.COM Aug 11 2018 02:33:00 SYNCB/Amazon PLCC, Po Box 965015, Orlando, FL 32896-5015
 517523698 EDI: RMSC.COM Aug 11 2018 02:33:00 SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
 517526243 +EDI: RMSC.COM Aug 11 2018 02:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517523700 EDI: TFSR.COM Aug 11 2018 02:33:00 Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar rapids, IA 52411-6634
 517523702 +EDI: WFFC.COM Aug 11 2018 02:33:00 WFFNB/Bobs Discount Furniture, CSCL DSP TNM MAC N8235-04M, PO BOX 14517, Des Moines, IA 50306-3517

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517523699* SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
 Paul Gauer on behalf of Debtor Milton E Ruiz gauerlaw@aol.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5